

**INSURANCE REQUIREMENTS FOR “MINOR INFRASTRUCTURE”  
PERMITS FOR NEW OR MODIFICATION TO  
Streets, Storm and Sanitary Sewers, Street Lights or Signals, 1 Acre or Larger Site Disturbances  
within the public right-of-way**

**Reason for Insurance - Indemnification of city during construction**

Before any permit is issued pursuant to Chapter 64 Section 4, the permittee shall file a bond conditioned to protect and save harmless the city from all claims for damage or injury or death to other persons by reason of such construction work; or in lieu of such bond the permittee may file with the city a certificate of public liability insurance in favor of the city, indemnifying the city for claims for damage or injury. The limits and liability of the bond or insurance shall not be less than the following:

1. Personal injury, each person: \$100,000.00;
2. Personal injury, each occurrence: \$300,000.00;
3. Property damage, each occurrence: \$50,000.00; and
4. Property damage, aggregate: \$100,000.00;
5. Bodily injury and property damage combined: \$400,000.00

with the bond or insurance sureties to be approved by the director of finance.

**Developer/Owner Provided Insurance**

Developer/Owners are responsible for making sure insurance is provided for permit(s) issued by LDD. There are two ways of providing this insurance to obtain the MAJOR Infrastructure Permit (Note: Kiva System Permit Type SECD, SEC3, SEC4, SEC5, SEC6, SEC7, and SEC9).

1. Developer/owners providing their **Insurance Certificate** must have the following items added and must carry the minimum amount of coverage for bodily injury and property damage in the amounts as stated above:

(a) The City of Kansas City Missouri is named as **additional insured** on the Insurance Certificate.

(b) The City of Kansas City Missouri is show as a **Certificate Holder**, which reads as follows:

**The City of Kansas City Missouri  
Development Services, Land Development  
414 E.12<sup>th</sup> Street  
Kansas City, Mo., 64106**

**Contractor Provided Insurance**

2. The only other option is your contractor can use their **Commercial Insurance** to cover you and the City of Kansas City, Missouri during construction of the work. The following will need to be added to the insurance and carrying the minimum amount of coverage for bodily injury and property damage in the amounts as stated above:

(a) The City of Kansas City Missouri and the (DEVELOER/OWNERS NAME) are named as **additional insured** on the Insurance Certificate.

(b) The City of Kansas City Missouri is shown as **Certificate Holder**, which reads as follows:

**The City of Kansas City Missouri  
Development Services, Land Development  
414 E.12<sup>th</sup> Street  
Kansas City, Mo., 64106**